

United States Bankruptcy Court  
Eastern District of New York

In re:  
Reeham Youssef  
Debtor

Case No. 13-46495-ess  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 262

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Feb 06, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2014.

db +Reeham Youssef, 70 Grant Avenue, Brooklyn, NY 11208-1502  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8175853 +Acs/Bank of America, 501 Bleeker Street, Utica, NY 13501-2401  
8175860 Citicorp Trust Bank, PO Box 769006, San Antonio, TX 78245-9006  
8175862 +Con Edison, Legal Dept., 4 Irving Place, 18th Floor, New York, New York 10003-3502  
8175863 +Daniels & Norelli, P.C., 1 Old Country Road Ste L15, Carle Place, NY 11514-1806  
8175865 +Harold E. Scherr, 1064 Greenwood Blvd.-Suite 328, Lake Mary, FL 32746-5419  
8175868 +Ny State Higher Education Svcs. Corp., 99 Washington Avenue, Albany, NY 12255-0002  
8175869 +Paul Michael Marketing, 159-16 Union Turnpike-Ste. 302, Flushing, NY 11366-1955  
8175870 Quest Diagnostics, P. O. Box 71306, Patient Billing Dept, Philadelphia, PA 19176-1306  
8175874 Sunrise Medical Labs, 250 Miller Place, Hicksville, NY 11801-1826  
8175875 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: U.S. Department of Education, Bankruptcy Litigation Support, 50 Beale Street-Suite 8626, San Francisco, CA 94105)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8175854 +EDI: RMCB.COM Feb 06 2014 18:08:00 American Medical Collection Agency, 2269 South Saw Mill River Road, Building 3, Elmsford, NY 10523-3848  
8175855 EDI: ARSN.COM Feb 06 2014 18:08:00 Associated Recovery Systems, P.O. Box 463023, Escondido, CA 92046-3023  
8199385 +EDI: ATLASACQU.COM Feb 06 2014 18:08:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
8175857 EDI: CITICORP.COM Feb 06 2014 18:08:00 Citibank Credit Card Services, P.O. Box 20487, Kansas City, MO 64195-9904  
8175856 EDI: STFC.COM Feb 06 2014 18:08:00 Cach, LLC, 4340 S Monaco Street-Unit 2, Denver, CO 80237-3408  
8175858 EDI: CITICORP.COM Feb 06 2014 18:08:00 Citibank Na, PO Box 769006, San Antonio, TX 78245-9006  
8175859 +EDI: CITICORP.COM Feb 06 2014 18:08:00 Citibank Student Loan, 701 E. 60th Street, Sioux Falls, SD 57104-0493  
8175861 +EDI: WFNNB.COM Feb 06 2014 18:08:00 Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125  
8175864 +EDI: RMSC.COM Feb 06 2014 18:08:00 Ge Money Bank, Attn: Bankruptcy Dept, P.O. Box 103106, Roswell, GA 30076-9106  
8175866 +EDI: ICSYSTEM.COM Feb 06 2014 18:08:00 I. C. System Inc., 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
8175867 +EDI: RESURGENT.COM Feb 06 2014 18:08:00 Lvnv Funding, P.O. Box 10584, Greenville, SC 29603-0584  
8175871 EDI: SALMAESERVICING.COM Feb 06 2014 18:08:00 Sallie Mae, Loan Servicing Center, PO Box 9500, Wilkes Barre, PA 18773-9500  
8175872 +EDI: SEARS.COM Feb 06 2014 18:08:00 Sears/Citibank, PO Box 20363, Kansas City, MO 64195-0363  
8175873 +EDI: RMSC.COM Feb 06 2014 18:08:00 Sleepy's-Gemb, P.O. 981439, El Paso, TX 79998-1439  
8175876 +EDI: WFNNB.COM Feb 06 2014 18:08:00 Victoria's Secret - Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2014

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin  
Form ID: 262

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2014 at the address(es) listed below:

Charles W Juntikka, Esq on behalf of Debtor Reeham Youssef ymiyasaka@cjalaw.com  
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271–C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–46495–ess

Reeham Youssef  
aka Reeham Navarro Youssef  
aka Reeham N Youssef  
70 Grant Avenue  
Brooklyn, NY 11208

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–5440

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 29, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: February 6, 2014

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**